

FIG. 1

USER IS OR HAS		USER KNOWS	
24	CREDENTIALS	42	SHARED SECRETS
26	BIOMETRIC	44	PIN
28	FINGERPRINT	46	SEQUENCE
30	VOICE		
32	FACE		
34	IRIS		
36	DOCUMENTATION		
38	PAPER		
40	DIGITAL		

FIG. 2

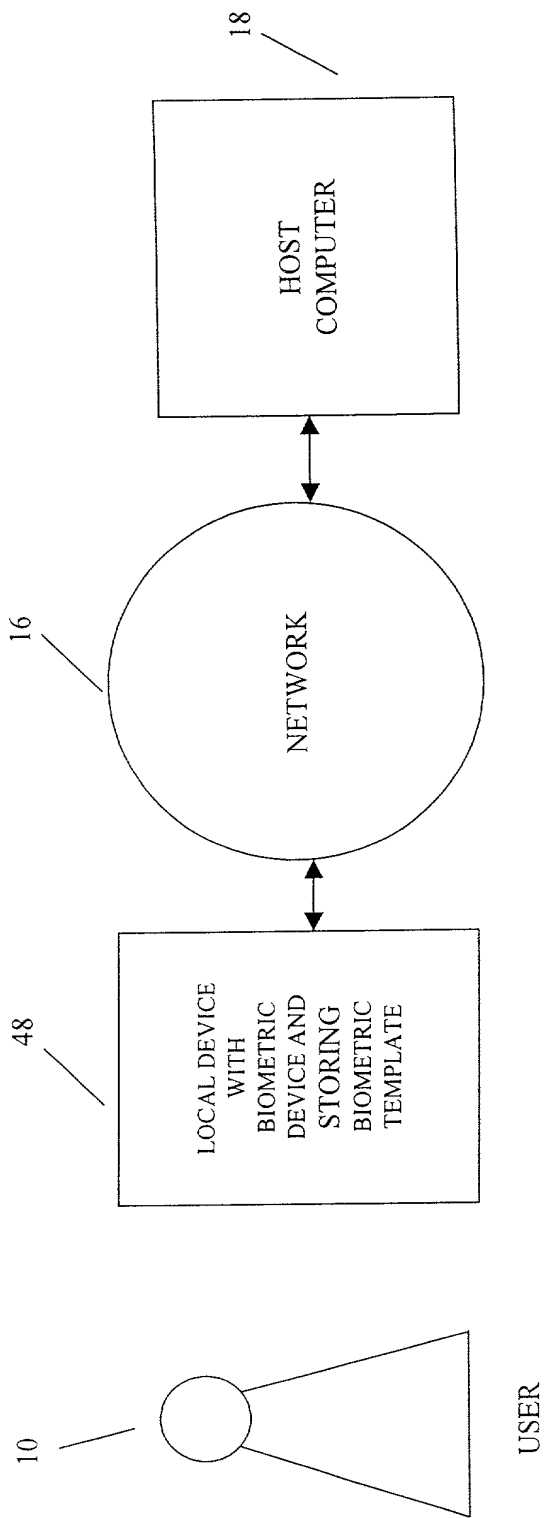


FIG. 3

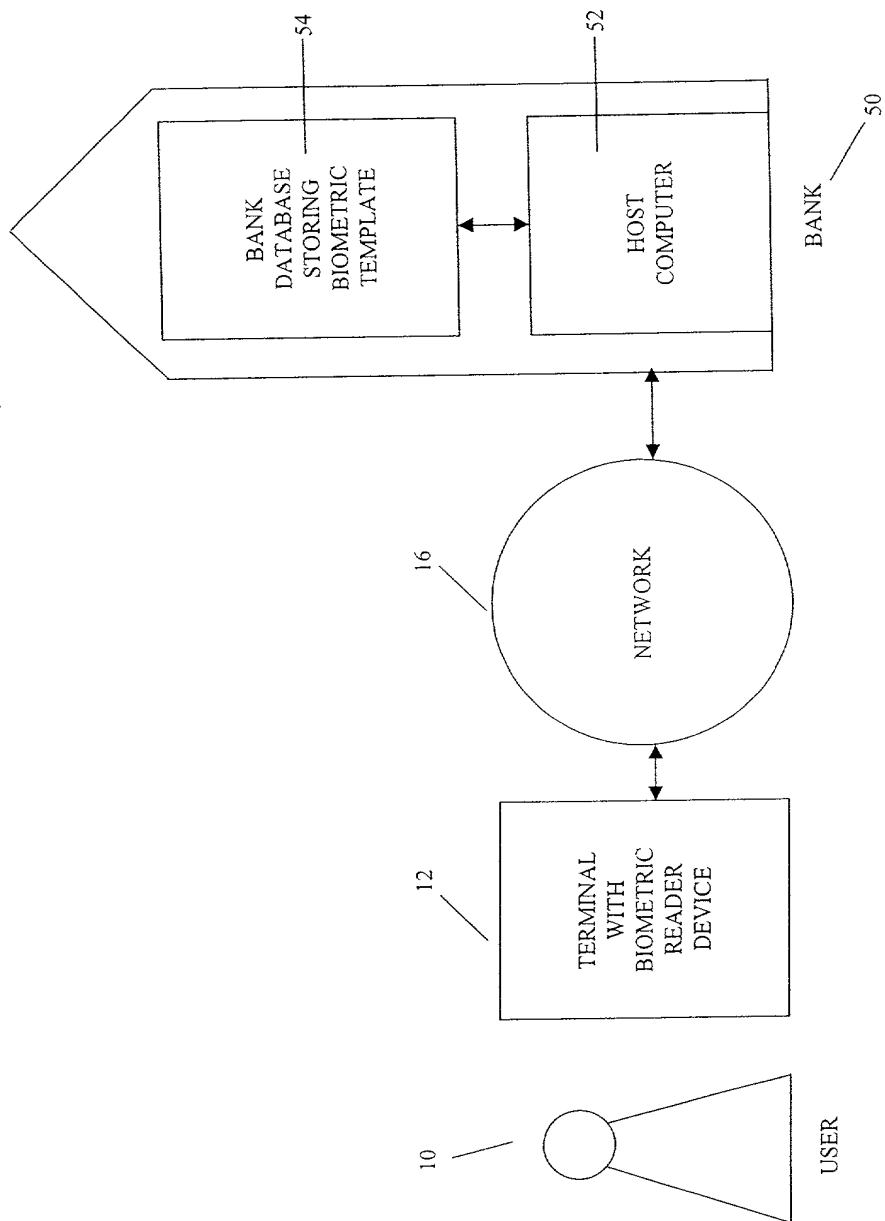


FIG. 4

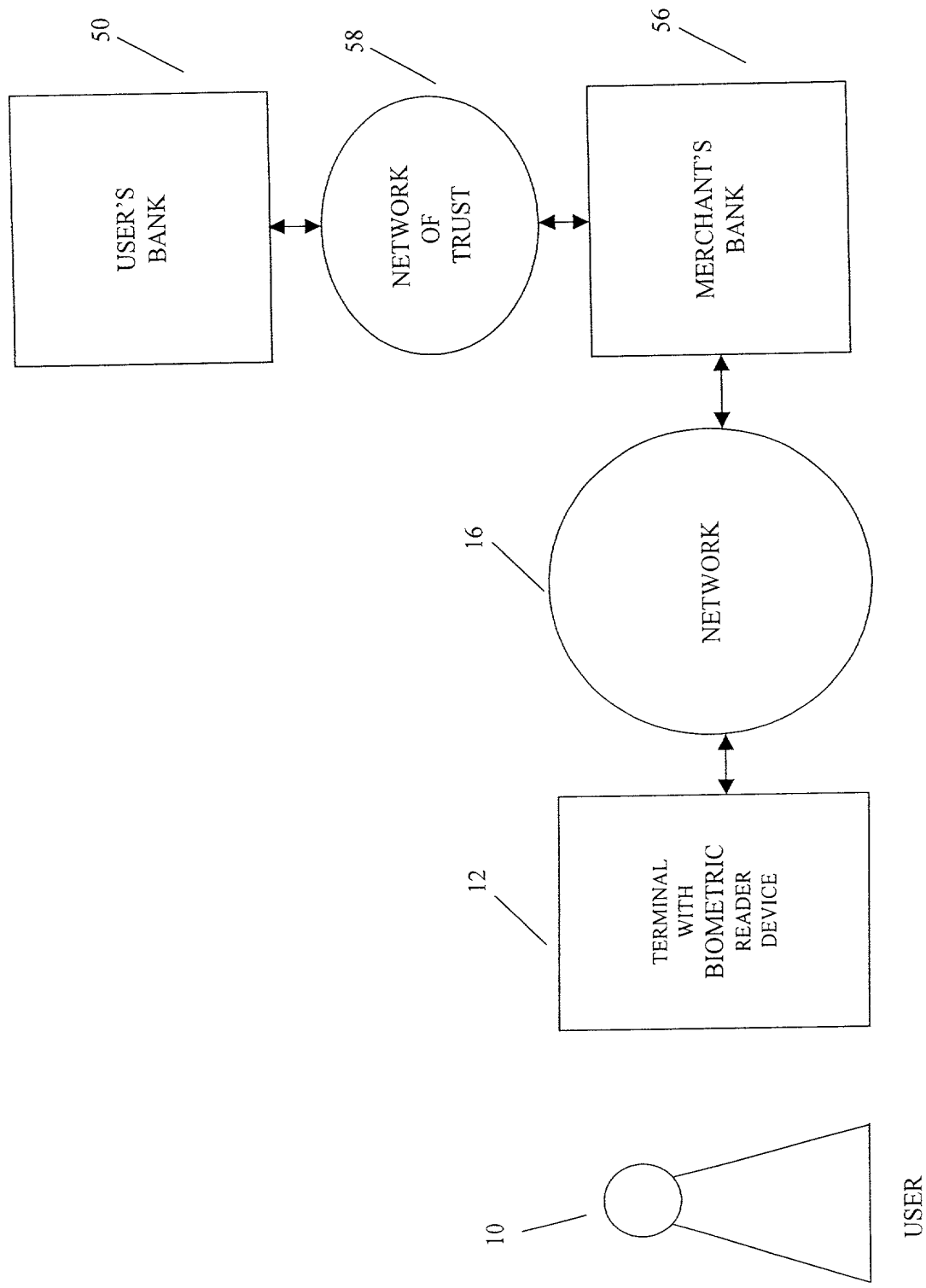
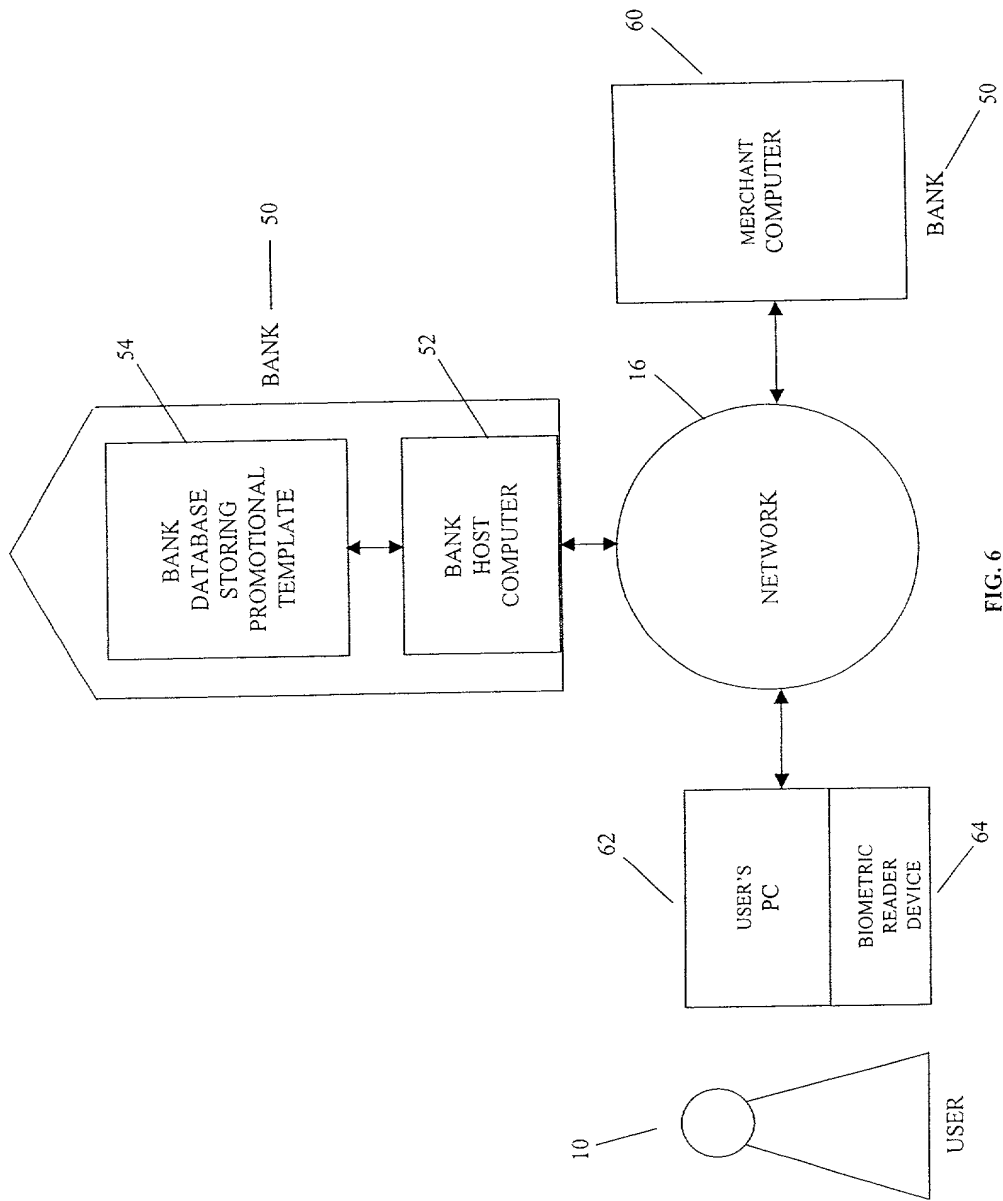


FIG. 5



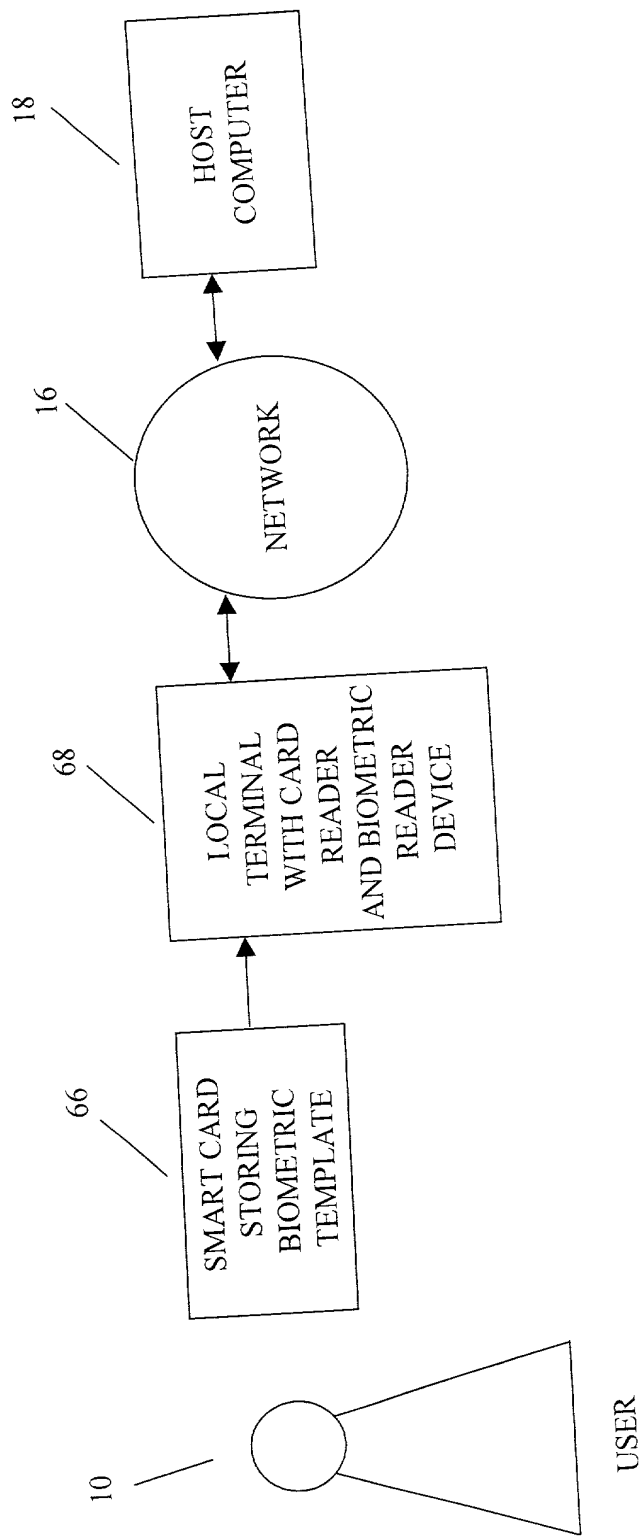


FIG. 7

